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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

In re: Case No.: 10-24504 NVA Chapter: 7

Fred Waters Allnutt
Debtor(s)

**NOTICE OF REQUIREMENT TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in Personal Financial Management and file the Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) by **9/20/10**.

The Personal Financial Management Certificate (Official Form 23) is a statement by an individual debtor or joint debtors certifying that they have completed an instructional course in personal financial management from an approved personal financial management provider. It is required to be filed pursuant to Federal Rules of Bankruptcy Procedures, Rule 1007(b)(7). The Financial Management Course is obtained after the bankruptcy petition is filed.

If the debtor(s) does not file the Personal Financial Management Certificate (Official Form 23) by the due date stated on this notice, **the case will be closed without a discharge**. The debtor(s) will have to file a motion to reopen the case to allow for the filing of the certificate of completion of a course in Personal Financial Management. The debtor(s) must pay the full filing fee of **\$260.00** for filing such a motion.

Information on the Personal Financial Management Course can be found on the U.S. Trustee Program web site: http://www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm

Please note, the Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition. The Personal Financial Management Course Certification (Official Form 23) is a separate filing requirement.

Dated: 6/29/10

Mark D. Sammons, Clerk of Court
by Deputy Clerk, K Grant 410-962-7466